



April 21, 2016

Department of Insurance

Attention: Ms. Kayte Fisher

Kayte.Fisher@insurance.ca.gov

To Ms. Fisher:

Thank you for allowing our organization to provide input into the possible merger of Aetna and Humana. In our view this merger would have a negative impact on consumers and businesses. Specifically the concerns lie with competition, pricing, and access to care. Of most concern to businesses is the ability for our clients to access and receive medically necessary care. Additionally, the lack of freedom of choice is also concerning. We believe that in order to have a healthy business climate consumers should have the freedom of choice in deciding who their healthcare provider will be. Lastly, sustainable rates for services rendered is also an area of concern. We have already faced this issue with funding sources like Aetna. As individual businesses there is currently little to no room to negotiate sustainable rates. This negatively impacts the provision of services and quality of care that our clients receive.

Thank you again for the opportunity to voice our concerns. If you should have any questions please feel free to reach me at 714-717-5156.

Respectfully,

A handwritten signature in blue ink that reads "Andrew S. Patterson". The signature is written in a cursive, flowing style.

Andrew S. Patterson, Autism Business Association